

# Event Liability Insurance

## Frequently Asked Questions



### What is Event Liability Insurance?

Event Liability Insurance protects event professionals against claims of bodily injury or property damage to third parties. Venues often require this type of insurance, and they may also specify a minimum coverage limit.

### Why do I need Event Liability Insurance?

Accidents happen and the resulting financial repercussions can be devastating for small business owners. Event Liability Insurance provides financial protection in case you or your business is found legally responsible for property damage or medical expenses resulting from your booth or services. Many venues require exhibitors and vendors to purchase liability insurance in their event agreements.

### What does Event Liability Insurance cover?

Coverage includes \$1,000,000 per occurrence and \$2,000,000 aggregate on an occurrence basis with an additional option to add liquor liability if applicable. Coverage can range from 1 to 365 days.

### Who needs Event Liability Insurance?

All exhibitors and vendors need liability insurance - including food trucks, liquor vendors, entertainers, artists and crafters, photographers, and more.

### How much does a policy cost?

Cost will vary depending on the nature of your business as well as your coverage selections, though you can expect to pay between \$54-\$100 for a single day policy.

### How much coverage do I need?

The amount of coverage varies based on the event and your business, though it is generally recommended to carry at least \$1,000,000 in general liability coverage. We recommend you refer to your event agreement to determine how much coverage is required for the event.

### Does Event Liability Insurance cover alcohol-related incidents?

Liquor liability is available for purchase to cover risks associated with serving, selling, or distributing alcohol.

### Can Event Liability Insurance be customized for specific vendors?

Yes, all of our insurance offers are customizable policies meant to fit the unique needs of your business. Our quotes can be tailored based on the event's specific requirements.

### How do I file a claim?

All policy information and details on how to file a claim can be found in your customer portal account at [customers.verticalinsure.com](https://customers.verticalinsure.com). You can create a free account using the email address associated with your policy (typically the email address associated with your vendor application). Alternatively, the same information is included in the confirmation email you received from ViCoverage after purchase. Claims will be submitted digitally and immediately routed to our insurance carrier to begin the adjudication process. Vertical Insure will help guide you through the claims process, which typically involves providing details of the incident in a first notice of loss form, uploading relevant documentation, and cooperating with the adjuster as they understand the details of the incident.

### Where can I find my policy details or certificate of insurance?

The easiest way to access your policy details is to create a free customer portal account at [customers.verticalinsure.com](https://customers.verticalinsure.com) using the email address associated with your policy (typically the email address you used in your vendor application). If you are unable to create an account or view your policy, please email our customer support team at [support@verticalinsure.com](mailto:support@verticalinsure.com). Be sure to include the policyholder's name and any other relevant information you may have in your email.

## Still have questions?

We're happy to help. Reach out to us at [support@verticalinsure.com](mailto:support@verticalinsure.com).

[SUPPORT@VERTICALINSURE.COM](mailto:SUPPORT@VERTICALINSURE.COM)